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Underwriting: What Every Producer Must Know

Hank George

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Underwriting: What Every Producer Must Know Hank George
Learn How To Get Your Clients Approved For Coverage

Life, disability income, critical illness and health insurance producers face a formidable obstacle after they make a sale. That obstacle is home office underwriting

Countless thousands of sales are put in jeopardy each year because financial advisors do not know how to deal effectively with issues that arise during the underwriting process. To place the business they write and get paid for their efforts, producers must learn how to navigate the underwriting gauntlet.

Most industry sales associations provide little or nothing in the way of guidance where the underwriting gauntlet is concerned, while most insurers focus their sales personnel training on product knowledge and sales skills, leaving producers to their own devices to solve inevitable underwriting problems.

Underwriting: What Every Producer Must Know is the only comprehensive guide on dodging the sand traps of underwriting written specifically for insurance agents and brokers. In an easy-to-read question/answer format, it demystifies every aspect of the risk appraisal process.

In this book, producers learn:

- Hank's 12 rules for avoiding problems with paramedicals and tests
- How to anticipate roadblocks in financial underwriting
- How to deal with borderline PSA results in older age clients
- What can and cannot cause nicotine and drug tests to be positive
- How to make teleunderwriting work for you
- What to ask clients to help determine if abnormal lab tests are significant or not
- How preferred risk underwriting really works
- How to communicate effectively with underwriters

...and much more!

Underwriting: What Every Producer Must Know is also an essential daily reference resource for home office and sales office personnel involved with any aspect of the underwriting process. This includes underwriters, actuaries, claims analysts, industry service providers and consultants, and those who assist agents and brokers in preparing and tracking their cases.

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